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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Rutherford et al.
Serial No. : To be assigned (National Phase of PCT/US04/017756)
Filed : Herewith
For : Customer Authentication In E-Commerce Transactions
Customer No.: 21003

PRELIMINARY AMENDMENT

EXPRESS MAIL NO.: ED 292 755 252 US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Preliminary to the examination of the present application, please consider the following amendments.

Amendments to the Specification begin at page 2 of this paper.